

**Report No. 338**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call September 30, 2006  
(In thousands of Dollars)

Assets	82 State Banks	2 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$227,406	\$151	\$139,613	\$367,170	
Interest-bearing balances	\$30,000	\$849	\$16	\$30,865	
Securities	\$1,566,135	\$1,062	\$197,819	\$1,765,016	
Federal funds sold and securities purchased/agreements to sell	\$76,402		\$188,840	\$265,242	
Loans & lease financing receivables:					
Loans & leases held for sale	\$7,788			\$7,788	
Loans & leases net of unearned income	\$6,814,484		\$1,726,823	\$8,541,307	
Less: Allowance for loan & lease losses	<u>\$94,211</u>		<u>\$29,112</u>	<u>\$123,323</u>	
Loans & leases, unearned income, allowances & reserve	\$6,720,273		\$1,697,711	\$8,417,984	
Trading Assets		\$258		\$258	
Premises & fixed assets (including capitalized leases)	\$150,567	\$275	\$4,654	\$155,496	
Other real estate owned	\$3,350		\$432	\$3,782	
Investments in unconsolidated subsidiaries & assoc. companies	\$2,468			\$2,468	
Intangible assets	\$37,758	\$25		\$37,783	
Goodwill	\$25,702			\$25,702	
Other Intangible assets	\$12,056	\$25		\$12,081	
Other assets	<u>\$246,898</u>	<u>\$59</u>	<u>\$50,999</u>	\$297,956	
<b>Total Assets</b>	<b><u>\$9,069,045</u></b>	<b><u>\$2,679</u></b>	<b><u>\$2,280,084</u></b>	<b><u>\$11,351,808</u></b>	
<b>Liabilities</b>					
Deposits:					
In domestic offices	\$7,365,948		\$1,586,004	\$8,951,952	
Noninterest-bearing	\$838,373		\$161,925	\$1,000,298	
Interest-bearing	<u>\$6,527,575</u>		<u>\$1,424,079</u>	<u>\$7,951,654</u>	
Federal funds purch & secur sold under agreements to repurchase	\$212,044		\$122,664	\$334,708	
Trading Liabilities					
Other borrowed money	\$551,536		\$349,070	\$900,606	
Subordinated notes and debentures					
Other liabilities	<u>\$99,051</u>	<u>\$132</u>	<u>\$59,471</u>	<u>\$158,654</u>	
<b>Total Liabilities</b>	<b>\$8,228,579</b>	<b>\$132</b>	<b>\$2,117,209</b>	<b>\$10,345,920</b>	
Minority interest in consolidated subsidiaries					
<b>Equity Capital</b>					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$33,706	\$662	\$2,000	\$36,368	
Surplus	\$434,757	\$663	\$42,000	\$477,420	
Retained earnings	\$386,228	\$1,222	\$119,894	\$507,344	
Accumulated other comprehensive income	(\$14,726)		(\$1,019)	(\$15,745)	
Other equity capital components					
<b>Total Equity Capital</b>	<b><u>\$840,465</u></b>	<b><u>\$2,547</u></b>	<b><u>\$162,875</u></b>	<b><u>\$1,005,887</u></b>	
<b>Total Liabilities and Equity Capital</b>	<b><u>\$9,069,044</u></b>	<b><u>\$2,679</u></b>	<b><u>\$2,280,084</u></b>	<b><u>\$11,351,807</u></b>	
<b>Average Ratios of State Banking Institutions</b>	<b>9/30/2006</b>	<b>6/30/2006</b>	<b>3/31/2006</b>	<b>12/31/2005</b>	<b>9/30/2005</b>
<b>Total Capital/Reserves to Total Assets</b>	9.99%	9.93%	10.00%	9.97%	10.12%
<b>Total Capital to Total Deposits</b>	11.41%	11.14%	11.09%	11.15%	11.64%
<b>Total Loans to Total Assets</b>	74.37%	74.20%	71.20%	70.98%	72.56%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.38%	1.35%	1.43%	1.41%	1.45%
<b>Total Loans to Total Deposits</b>	92.51%	92.13%	86.68%	86.69%	90.49%
<b>Return on Assets (Annualized)</b>	1.21%	1.25%	1.27%	1.63%	1.30%
<b>Increase in Deposits 9-30-05 to 9-30-06</b>	11.52%				
<b>Increase in Loans 9-30-05 to 9-30-06</b>	14.01%				
<b>Increase in Total Assets 9-30-05 to 9-30-06</b>	11.26%				